Fill in this information to identify your case:						
Debtor 1 Robert L. Smith			Check if this is:			
				mended filing		
Debtor 2				pplement showing penses as of the follow	post-petition chapter 13 wing date:	
(Spouse, if filing)						
United States Bankruptcy Court for the: MIDDLE DISTRICT OF TENNESSEE			MM / DD / YYYY			
Case number 3:14-bk-03285			☐ A separate filing for Debtor 2 because Debtor 2			
(If known)			maii	ntains a separate ho	usenoid	
Official Form B 6J						
	~ ~ ~				12/1	
Schedule J: Your Expense Be as complete and accurate as possible. If	Ses	together both are equally	responsil	ole for supplying c		
Be as complete and accurate as possible. If information. If more space is needed, attac	h another sheet to this form. C	On the top of any additional	l pages, w	rite your name an	d case number	
(if known). Answer every question.						
Part 1: Describe Your Household						
1. Is this a joint case?						
No. Go to line 2.						
☐ Yes. Does Debtor 2 live in a separa	ate household?					
□ No						
☐ Yes. Debtor 2 must file a se	parate Schedule J.					
2. Do you have dependents? No						
			ip to	Dependent's age	Does dependent live with you?	
Do not state the dependents'	ondon				□ No	
names.					Yes	
					□ No □ Yes	
					□ No	
					☐ Yes	
			-		□ No	
					☐ Yes	
avnences of neanle other than	■ No □ Yes					
	hly Evnonces					
Part 2: Estimate Your Ongoing Mont Estimate your expenses as of your bankru expenses as of a date after the bankruptcy	ntey filing date unless you are	e using this form as a suppletal <i>Schedule J</i> , check the be	ement in ox at the	a Chapter 13 case top of the form an	to report d fill in the	
applicable date.						
Include expenses paid for with non-cash g such assistance and have included it on So	overnment assistance if you kehedule I: Your Income (Offici	now the value of al Form 6I.)		Your exp	penses	
<ol> <li>The rental or home ownership exper and any rent for the ground or lot.</li> </ol>	ses for your residence. Include	e first mortgage payments	4. \$		850.00	
If not included in line 4:						
4a. Real estate taxes			4a. \$		0.00	
4b. Property, homeowner's, or rente	er's insurance		4b. \$		0.00	
4c. Home maintenance, repair, and			4c. \$	-	0.00	
4d. Homeowner's association or co		quity loans	4d. \$ 5. \$		0.00	
5. Additional mortgage payments for y	our residence, such as nome ec	dutty toans	J. 3		0.00	

Medical and dental expenses   11. \$   33.00     Transportation. Include gas, maintenance, bus or train fare.   35.00     Do not include car payments.   12. \$   350.00     Entertainment, clubs, recreation, newspapers, magazines, and books   13. \$   50.00     Charitable contributions and religious donations   14. \$   0.00     Insurance.	Debtor 1	Robert L. Smith	Case num	iber (if known)	3:14-bk-03285
Sea   Electricity, heat, natural gas   6a   5   50.00	5. Utili	ties:			
56.   Mater, sewer, garbage collection   56.   5.   50.00			6a.	\$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6 d. Other. Specify: 6 d. Other. Specify: 7 s. 400.00 Childcare and children's education costs 8 s. 0.00 Childcare and children's education costs 8 s. 0.00 Personal care products and services 10 s. 30.00 Personal care products and services 11 s. 3.00 Medical and dental expenses 11 s. 3.00 Medical and dental expenses 12 s. 355.00 Do not include car payments. Do not include car payments. Do not include care payments. 12 s. 355.00 Charitable contributions and religious donations 13 s. 50.00 Charitable contributions and religious donations 14 s. 0.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 158 Life insurance 158 s. 9.0.00 159 leadth insurance 150 s. 9.00 150 s. Vehicle insurance. 150 s. 9.00 151 d. Their insurance. 150 s. 9.00 151 d. Th	6b.				
Other   Specify   Color   Section   Se	6c.				
Childcare and children's education costs	6d.				
Childiagra and children's education costs   8.   \$   0.00			-		
Clothing, laundry, and dry cleaning					
Nedical and dental expenses   10					
Medical and dental expenses   11.   \$   35.00.				(-	
Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.  Entertainment, clubs, recreation, newspapers, magazines, and books  13. \$ 50.00  Charitable contributions and religious donations  14. \$ 0.00  Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15a. S 0.00  15b. Health insurance  15b. S 199.00  15c. Vehicle insurance  15c. \$ 65.00  15d. Other insurance, Specify:  15d. S 0.000  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  15pecify:  16. \$ 0.000  Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  Suddent loan  17c. Other. Specify:  Suddent loan  17d. Other. Specify:  Suddent loan  17d. Other. Specify:  Sets Buy  17d. S 0.000  Other rayments for vehicle 2  17d. S 0.000  Other rayments for vehicle 2  17d. Other. Specify:  17d. Other. Specify:  Suddent loan  17d. Other. Specify:  17d. Ot					
Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 50.00 Charitable contributions and religious donations 14. \$ 0.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Life insurance 15b. Life insurance 15b. S 190.00 15c. Vehicle insurance 15b. S 190.00 15c. Vehicle insurance. Specify: 15d. S 5. 65.00 15d. Other insurance. Specify: 15d. S 5. 0.00 15d. Other insurance Specify: 15d. S 5. 0.00 15d. Other insurance Specify: 15d. S 5. 0.00 15d. Other insurance Specify: 15d. S 5. 0.00 15d. Other Specify: 15d. S 5. 0.00 15d.			11.	Ψ	35.00
Section   Charitable contributions and religious donations   13   5   0.000			12.	\$	350.00
Charitable contributions and religious donations Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. Health insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other Specify: 15d. Othe			13.	\$	50.00
This price   15a   15a   5   0.00     Taxes   Do not include insurance deducted from your pay or included in lines 4 or 20.     15b   Health insurance   15b   5   190.00     15c   Vehicle insurance   15c   5   65.00     15d   Other insurance. Specify:   15d   5   0.00     17axes   Do not include taxes deducted from your pay or included in lines 4 or 20.     15pecify:   16   5   0.00     17axes   Do not include taxes deducted from your pay or included in lines 4 or 20.     15pecify:   15c   5   0.00     17axes   Do not include taxes deducted from your pay or included in lines 4 or 20.     15pecify:   15c   5   0.00     17axes   Do not include taxes deducted from your pay or included in lines 4 or 20.     17ax   5   0.00     17b   Car payments for Vehicle 1   17a   5   0.00     17c   Other: Specify:   Student loan   17c   5   325.00     17d   Other: Specify:   Student loan   17c   5   325.00     17d   Other: Specify:   Student loan   17c   5   325.00     17d   Other: Specify:   Sest Buy   17d   5   0.00     17d   Other: Payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 61).   18   5   0.00     17d   Other: Payments you make to support others who do not live with you.   18   5   0.00     18be   5   0.00     19be   19			14.	\$	
15a   15a   5   190.00     15b   Health insurance   15b   5   190.00     15c   Vehicle insurance   15c   5   65.00     15d   Other insurance. Specify:					0.00
15b.   Health insurance   15b.   \$   199.00     15c.   Vehicle insurance. Specify:	Do no	ot include insurance deducted from your pay or included in lines 4 or 20.			
15c. Vehicle insurance   15c. S   65.00     15d. Other insurance. Specify:	15a.	Life insurance	15a.	\$	0.00
15c.   Vehicle insurance   15c.   \$   65.00     15d.   Other insurance. Specify:	15b.	Health insurance	15b.	\$	190.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  16. \$ 0.00  Installment or lease payments:  17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify:  Student loan 17c. Other. Specify:  Best Buy 17d. Other. Specify:  Best Buy 17d. Other. Specify:  Best Buy 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 61).  Other payments you make to support others who do not live with you.  Specify:  Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.  Other real property, homeowner's, or renter's insurance 20a. Mortgages on other property 20a. S 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Bould in the second of the second o	15c.	Vehicle insurance	15c.	\$	
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Installment or lease payments:    17a.   Car payments for Vehicle 1   17a.   \$ 0.00     17b.   Car payments for Vehicle 2   17b.   \$ 0.00     17c.   Other. Specify:   Student loan   17c.   \$ 325.00     17d.   Other. Specify:   Best Buy   17d.   \$ 100.00     17d.   Other. Specify:   Best Buy   17d.   \$ 100.00     17d.   Other. Specify:   Best Buy   17d.   \$ 100.00     17d.   Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 61).   \$ 0.00     17d.   Other payments you make to support others who do not live with you.   \$ 0.00     17d.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.     17d.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.     17d.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.     20a.   S 0.00     20b.   Real estate taxes   20b.   \$ 0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$ 0.00     20c.   Property, homeowner's, or renter's insurance   20d.   \$ 0.00     20c.   Homeowner's association or condominium dues   20c.   \$ 0.00     20c.   Homeowner's association or condominium dues   20c.   \$ 0.00     20c.   Homeowner's association or condominium dues   20c.   \$ 0.00     20c.   Homeowner's association or condominium dues   20c.   \$ 0.00     20c.   The result is your monthly expenses.   20c.   \$ 2.2     2.2   2.895.00     2.3   2.895.00	15d.	Other insurance. Specify:	15d.	\$	
Specify	6. Taxe	s. Do not include taxes deducted from your pay or included in lines 4 or 20.		-	0.00
17a.   Car payments for Vehicle 1   17a.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17b.   Car payments for Vehicle 2   Student loan   17c.   \$   325.00     17b.   Car payments for Vehicle 2   Student loan   17c.   \$   325.00     17b.   Chier. Specify:   Best Buy   100.00     17b.   Chier specify:   Best Buy   100.00     18b.   S   0.00     19b.   Chier payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 61).   18b.   \$   0.00     19b.   Chier real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.     20c.   S   0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$   0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$   0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$   0.00     20c.   Homeowner's association or condominium dues   20c.   \$   0.00     20c.   Homeowner's association or condominium dues   20c.   \$   0.00     20c.   Homeowner's association or condominium dues   20c.   \$   0.00     20c.   The result is your monthly expenses. Add lines 4 through 21.   22.   \$   2,895.00     23a.   Copy line 12 (your combined monthly income) from Schedule I.   23a.   \$   2,895.00     23a.   Copy line 12 (your combined monthly income) from Schedule I.   23a.   \$   2,895.00     23b.   Copy ur monthly expenses from line 22 above.   23b.   \$   2,895.00     25c.   Subtract your monthly expenses from line 22 above.   23c.   \$   0.54     25c.   Subtract your monthly expenses from line 22 above.   23c.   \$   0.54     25c.   Copy ur monthly expenses from line 22 above.   23c.   \$   0.54     25c.   Copy ur monthly expenses from line 22 above.   23c.   \$   0.54     25c.   Copy ur monthly			16.	\$	0.00
17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: Student loan 17c. \$ 325.00 17d. Other. Specify: Best Buy 17d. \$ 100.00 17d. Other. Specify: Best Buy 17d. \$ 100.00 17d. Other. Specify: Best Buy 17d. \$ 100.00 17	7. Insta			-	
17c. Other. Specify: Student loan 17c. \$ 325.00 17d. Other. Specify: Best Buy 17d. \$ 100.00 17d. \$ 1	17a.	Car payments for Vehicle 1	17a.	\$	0.00
17d. Other. Specify: Best Buy  Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 61).  Specify:  19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. Specify:  20b. Real estate taxes 20b. Specify:  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Specify: 21c. +\$0.00  Other: Specify: 21c. +\$0.00  Other: Specify: 21c. +\$0.00  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly expenses.  Calculate your monthly expenses.  Calculate your monthly expenses from line 22 above.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	17b.	Car payments for Vehicle 2	17b.	\$	0.00
17d.   Other. Specify:   Best Buy   100.00			17c.	\$	325.00
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 61).  Other payments you make to support others who do not live with you.  Specify:  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. S  0.00  20b. Real estate taxes  20b. S  0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. S  0.00  20d. Homeowner's association or condominium dues  20e. S  0.00  Other: Specify:  21. +\$  0.00  Other: Specify:  21. +\$  0.00  Other: Specify:  22. \$  2,895.00  The result is your monthly expenses.  Calculate your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	17d.	Other, Specify: Best Buy	.17d.	\$	
Other payments you make to support others who do not live with you.  Specify:  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00  20b. Real estate taxes 20b. \$  0.00  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$  0.00  Other: Specify: 21. +\$  0.00  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses in your expenses within the year after you file this form? For example, do you expect an increase or decrease in your expenses within the year of do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	3. Your	payments of alimony, maintenance, and support that you did not report as deducted			
Specify: 19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00  Other: Specify: 21. +\$ 0.00  Your monthly expenses. Add lines 4 through 21. 22. \$ 2,895.00  The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,895.54 23b. Copy your monthly expenses from line 22 above. 23b\$ 2,895.00  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  25d. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 25d. \$ 0.54			18.	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. S 0.00 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Specify: 21. +\$ 0.00 20fther: Specify: 21. +\$ 0.00 20c. The result is your monthly expenses. Add lines 4 through 21. 22. \$ 2,895.00 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly net income.		·		\$	0.00
Mortgages on other property  20a. \$ 0.00 20b. Real estate taxes  20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00  20fter: Specify: 21. +\$ 0.00  21. +\$ 0.00  23. Calculate your monthly expenses. Add lines 4 through 21.  24. \$ 2,895.00  25. Calculate your monthly net income. 26. Calculate your monthly net income. 27. Calculate your monthly expenses from line 22 above. 28. Copy your monthly expenses from line 22 above. 29. Subtract your monthly expenses from your monthly income. 29. The result is your monthly net income. 29. Subtract your monthly expenses from your monthly income. 29. The result is your monthly net income. 29. Subtract your monthly expenses from your monthly income. 29. The result is your monthly net income. 29. Subtract your monthly net income. 29. Subtract your monthly expenses from your expenses within the year after you file this form? 29. For example, do you expect an increase or decrease in your expenses within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?					
20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 Cother: Specify: 21. +\$ 0.00  Your monthly expenses. Add lines 4 through 21. 22. \$ 2,895.00  The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. Subtract your monthly net income.  23d. \$ 2,895.00  Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?					
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. S. D.00 20e. Homeowner's association or condominium dues 20e. S. D.00  Other: Specify: 21. +\$ D.00  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?				1	
20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00  Other: Specify: 21. +\$ 0.00  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 0.54  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?					0.00
20e. Homeowner's association or condominium dues  Other: Specify:  21. +\$ 0.00  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.					0.00
Other: Specify:  Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.			20d.	\$	0.00
Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. \$ 2,895.54  23b\$ 2,895.00  23c. \$ 0.54   Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	20e.	Homeowner's association or condominium dues	20e.	\$	0.00
The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.	. Othe	r: Specify:	21.	+\$	0.00
The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.  23c. Subtract your monthly net income.	. Your	monthly expenses Add lines 4 through 21		•	2.005.00
Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. \$ 0.54   Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?			22.	,	2,895.00
23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$ 2,895.54 23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. \$ 2,895.00  23c. \$ 0.54  23d. \$ 0.54					
23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$\frac{2}{3}\text{ \$\frac{2}{3} \$\fr			230	\$	2 905 54
23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 0.54  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?					
The result is your monthly net income.  23c.   \$\square\$ 0.54  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	230.	copy your monthly expenses from the 22 above.	230.	-φ	2,895.00
The result is your monthly net income.  23c.   \$\square\$ 0.54  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	230	Subtract your monthly expenses from your monthly income			
Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the your mortgage?	250.		23c.	\$	0.54
	For ex your n	ample, do you expect to finish paying for your car loan within the year or do you expect your mortgage pa nortgage?	Form? ayment to i	ncrease or decrease	e because of a modification to the to
☐ Yes. Explain:					